



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [PROSPERITY BANCSHARES, INC.](#)

**City/State** [HOUSTON, TX](#)

## Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [36,523,349](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[PROSPERITY BANCSHARES, INC.](#)  
[4295 SAN FELIPE](#)  
[HOUSTON, TX 77027](#)

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BHC Name

City/State

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	35,766,534	32,314,359	32,676,209	24,073,560	22,631,698
Net income (\$000)	392,510	391,813	528,904	332,552	321,812
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.80	2.65	60	3.19	2.80	73	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26
+ Non-interest income	0.39	1.09	15	0.40	1.21	12	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15
- Overhead expense	1.33	2.21	6	1.55	2.59	9	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
- Provision for credit losses	0	-0.12	74	0.08	0.66	4	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
+ Securities gains (losses)	0	0.01	23	0	0.03	16	0	0.02	16	0	0.01	35	0	0	41
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.87	1.76	62	1.95	0.91	94	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73
Net operating income	1.46	1.34	66	1.62	0.70	96	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73
Net income	1.46	1.34	66	1.62	0.71	96	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.39	3.12	66	4.13	3.64	80	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16
Interest expense	0.19	0.26	40	0.46	0.58	38	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15
Net interest income (tax equivalent)	3.20	2.85	73	3.67	3.05	82	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.20	0.12	72	0.16	0.28	48	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45
Earnings coverage of net loan and lease losses (X)	17.27	26.30	51	20.15	20.97	64	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.52	1.32	72	1.56	1.58	58	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.51	1.30	73	1.56	1.55	60	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.19	0.58	11	0.33	0.71	17	0.29	0.71	13	0.33	0.57	26	0.14	0.61	9
30-89 days past due loans and leases / Total loans and leases	0.17	0.29	36	0.19	0.37	36	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39
<b>Liquidity and Funding</b>															
Net noncore funding dependence	2.72	-3.31	69	2.55	6.19	41	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26
Net short-term noncore funding dependence	1.71	-9.17	82	1.61	-2.71	61	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54
Net loans and leases / Total assets	51.12	58.81	23	61.51	63	37	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
<b>Capitalization</b>															
Tier 1 leverage ratio	9.55	9.07	69	9.57	9.05	70	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68
Holding company equity capital / Total assets	17.37	10.79	98	18.13	11.12	98	17.99	11.16	97	18.55	12.43	96	17.85	12.22	95
Total equity capital (including minority interest) / Total assets	17.37	10.91	98	18.13	11.24	98	17.99	11.29	97	18.55	12.57	96	17.85	12.27	95
Common equity tier 1 capital / Total risk-weighted assets	14.84	12.64	80	13.18	12.26	74	13.74	12.38	77	12.30	12.17	56	16.32	12.12	88
Net loans and leases / Equity capital (X)	2.94	5.47	6	3.39	5.73	10	3.25	5.58	10	3.14	5.21	11	2.54	5.29	8
Cash dividends / Net income	34.73	27.22	65	32.79	49.74	35	32.86	42.30	37	38.76	33.12	58	32.33	27.31	59
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	9.73	9.51	54	50.65	16.67	93	5.86	16.68	19	41.82	9.26	93	0.47	7	15
Equity capital	5.15	7.52	46	46.24	6.54	96	2.68	6.99	29	47.33	10.49	93	5.98	7.89	54
Net loans and leases	-8.80	-0.66	12	93.38	12.75	97	6.25	9.07	46	82.40	9.10	96	3.49	7.89	31
Noncore funding	-1.23	-21.64	78	14.58	-6.57	79	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	2.07	13.73	26	0	13.56	10	2.11	13.04	33	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.73	103.15	31	101.69	103.27	42	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31
Cash from ops + noncash items + op expense / Op expense + dividends	138.83	155.61	50	138.54	142.45	57	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	664,276	736,062	978,083	622,364	503,837	-9.75	85.06
Income from lease financing receivables.....	38	41	54	57	285	-7.32	-65.45
Fully taxable income on loans and leases.....	659,424	731,132	971,403	614,827	495,849	-9.81	86.57
Tax-exempt income on loans and leases.....	4,890	4,971	6,734	7,594	8,273	-1.63	-12.87
Estimated tax benefit on income on loans and leases.....	1,303	1,318	1,785	2,023	2,198	-1.15	26.50
Income on loans and leases (tax equivalent).....	665,617	737,421	979,922	624,444	506,320	-9.74	84.84
Investment interest income (tax equivalent).....	129,070	130,844	167,762	210,987	223,384	-1.36	-15.47
Interest on balances due from depository institutions.....	992	896	1,202	1,634	1,262	10.71	306.56
Interest income on other earning assets.....	239	591	614	2,497	2,089	-59.56	-55.82
Total interest income (tax equivalent).....	795,918	869,752	1,149,500	839,562	733,055	-8.49	54.98
Interest on time deposits of \$250K or more.....	6,370	14,225	16,607	11,914	4,555	-55.22	
Interest on time deposits < \$250K.....	7,922	26,040	31,857	25,959	15,426	-69.58	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	30,792	47,445	59,731	74,663	51,071	-35.10	61.19
Interest on other borrowings and trading liabilities.....	518	4,920	5,178	24,781	26,233	-89.47	-80.65
Interest on subordinated debt and mandatory convertible securities.....	0	4,499	5,498	1,000	0	-100.00	
Total interest expense.....	45,602	97,129	118,871	138,317	97,285	-53.05	37.87
Net interest income (tax equivalent).....	750,316	772,623	1,030,629	701,245	635,770	-2.89	56.16
Non-interest income.....	105,887	96,831	133,540	120,972	111,549	9.35	21.69
Adjusted operating income (tax equivalent).....	856,203	869,454	1,164,169	822,217	747,319	-1.52	50.87
Overhead expense.....	355,756	376,326	496,400	395,560	324,306	-5.47	50.06
Provision for credit losses.....	0	20,000	20,000	4,300	16,350		-100.00
Securities gains (losses).....	0	0	0	0	-13		
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	500,447	473,128	647,769	422,357	406,650	5.77	62.26
Applicable income taxes.....	106,165	79,244	116,130	86,656	81,223	33.97	5.30
Tax equivalent adjustments.....	1,772	2,071	2,735	3,149	3,615	-14.44	-8.23
Applicable income taxes (tax equivalent).....	107,937	81,315	118,865	89,805	84,838	32.74	5.04
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	392,510	391,813	528,904	332,552	321,812	0.18	90.84
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	392,510	391,813	528,904	332,552	321,812	0.18	90.84
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	392,510	391,813	528,904	332,552	321,812	0.18	90.84
Investment securities income (tax equivalent).....	129,070	130,844	167,762	210,987	223,384	-1.36	-15.47
US Treasury and agency securities (excluding mortgage-backed securities).....	0	242	262	991	978	-100.00	-100.00
Mortgage-backed securities.....	126,473	126,599	162,429	204,066	214,928	-0.10	-12.95
All other securities.....	2,597	4,003	5,071	5,930	7,478	-35.12	-60.06
Cash dividends declared.....	136,329	128,470	173,823	128,900	104,053	6.12	117.77
Common.....	136,329	128,470	173,823	128,900	104,053	6.12	117.77
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.97	2.90	53	3.59	3.35	69	3.52	3.27	69	3.49	4	19	3.24	3.87	14
Less: Interest expense .....	0.17	0.24	39	0.40	0.54	35	0.36	0.48	37	0.57	0.98	19	0.43	0.79	15
Equals: Net interest income (tax equivalent) .....	2.80	2.65	60	3.19	2.80	73	3.15	2.77	73	2.91	3.01	39	2.81	3.08	26
Plus: Non-interest income .....	0.39	1.09	15	0.40	1.21	12	0.41	1.21	14	0.50	1.32	15	0.49	1.31	15
Equals: adjusted operating income (tax equivalent) .....	3.19	3.80	21	3.59	4.06	27	3.56	4.04	27	3.42	4.41	12	3.30	4.46	7
Less: Overhead expense .....	1.33	2.21	6	1.55	2.59	9	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
Less: Provision for credit losses .....	0	-0.12	74	0.08	0.66	4	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	17	0	0.02	17	0	0.01	35	0	0	39
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.87	1.76	62	1.95	0.91	94	1.98	1.04	93	1.75	1.56	68	1.80	1.57	73
Less: Applicable income taxes (tax equivalent) .....	0.40	0.41	56	0.34	0.21	83	0.36	0.23	86	0.37	0.36	51	0.37	0.33	62
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.46	1.34	66	1.62	0.70	96	1.62	0.81	95	1.38	1.19	70	1.42	1.24	73
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.46	1.34	66	1.62	0.71	96	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Memo: Net income (last four quarters) .....	1.50	1.30	72	1.52	0.81	93	1.62	0.82	94	1.38	1.19	70	1.42	1.24	73
Net income—BHC and noncontrolling (minority) interest .....	1.46	1.35	66	1.62	0.72	96	1.62	0.83	94	1.38	1.20	70	1.42	1.25	73
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	87.52	93.09	2	86.80	92.11	3	86.91	92.32	3	87.41	91.05	13	87.82	91.48	15
Average interest-bearing funds / Average assets .....	53.81	61.98	18	55.93	64.67	16	55.66	64.06	17	56.67	65.57	15	56.93	65.56	17
Interest income (tax equivalent) / Average earning assets .....	3.39	3.12	66	4.13	3.64	80	4.05	3.55	81	3.99	4.41	23	3.69	4.24	16
Interest expense / Average earning assets .....	0.19	0.26	40	0.46	0.58	38	0.42	0.52	41	0.66	1.08	19	0.49	0.86	15
Net interest income (tax equivalent) / Average earning assets .....	3.20	2.85	73	3.67	3.05	82	3.63	3.01	85	3.33	3.33	44	3.20	3.38	33
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.60	4.07	78	4.99	4.35	84	4.93	4.27	86	5.22	5.09	64	4.99	4.95	59
Interest-bearing bank balances .....	0.14	0.13	71	0.52	0.36	83	0.31	0.27	65	2.63	2.04	80	3.29	1.64	97
Federal funds sold and reverse repos .....	0.04	0.25	38	0.13	0.75	15	0.04	0.68	14	0.20	2.44	12	3.16	2.17	84
Trading assets .....	0	0.45	26	0	0.65	23	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.38	3.09	69	4.12	3.61	81	4.04	3.51	82	3.97	4.36	24	3.67	4.20	17
Investment securities (tax equivalent) .....	1.59	1.77	40	2.17	2.36	33	2.09	2.25	32	2.35	2.76	16	2.31	2.68	22
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.23		6.49	1.85	95	7.02	1.75	96	5.39	2.32	96	3.28	2.05	93
Mortgage-backed securities .....	1.48	1.55	44	2.22	2.17	51	2.08	2.05	50	2.39	2.61	19	2.32	2.50	28
All other securities .....	2.45	2.85	39	2.75	3.28	28	2.71	3.24	30	2.72	4.06	12	2.71	4.20	12
Interest-bearing deposits .....	0.22	0.22	57	0.50	0.60	45	0.45	0.53	46	0.65	1.10	17	0.47	0.81	19
Time deposits of \$250K or more .....	0.64	0.70	46	1.38	1.53	34	1.22	1.42	28	1.56	1.96	21	0.85	1.44	12
Time deposits < \$250K .....	0.65	0.67	54	1.87	1.47	85	1.73	1.36	83	1.63	1.82	36	0.98	1.29	25
Other domestic deposits .....	0.26	0.16	79	0.46	0.41	66	0.43	0.36	71	0.74	0.93	38	0.54	0.67	43
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.17	0.18	67	0.51	0.71	45	0.44	0.62	46	1.10	1.86	30	0.66	1.51	26
Other borrowed funds and trading liabilities .....	0	1.29	3	0.95	1.54	25	0.92	1.50	23	2.20	2.38	38	2.04	2.28	35
All interest-bearing funds .....	0.32	0.38	46	0.72	0.82	45	0.65	0.74	47	1.01	1.49	23	0.76	1.19	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	105,887	96,831	133,540	120,972	111,549
Fiduciary activities income	7,580	7,406	9,598	10,227	10,178
Service charges on deposit accounts - domestic	39,476	39,555	53,689	53,691	52,157
Trading revenue	251	-2,715	-2,715	0	0
Investment banking fees and commissions	2,367	1,862	2,504	2,361	2,617
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	9,406	3,076	6,175	3,227	2,218
Other non-interest income	46,807	47,647	64,289	51,466	44,379
Total overhead expenses	355,756	376,326	496,400	395,560	324,306
Personnel expense	234,060	231,459	309,268	226,348	207,517
Net occupancy expense	43,813	47,062	61,585	44,904	41,659
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	8,696	9,926	13,169	6,537	5,959
Other operating expenses	69,187	87,879	112,378	117,771	69,171
Fee income on mutual funds and annuities	2,367	1,862	2,504	2,361	2,617
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,625	3,716	3,756	3,901	3,036
Average personnel expense per employee	64.57	62.29	82.34	58.02	68.35
Average assets per employee	9,866.63	8,696.01	8,699.74	6,171.13	7,454.45

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.24	2.14	54	1.92	2.09	53	1.88	2.02	53	1.95	2.72	46	2.35	3.08	48
Overhead expenses / Net Interest Income + non-interest income	41.64	58.85	8	43.39	62.06	5	42.74	62.28	5	48.29	61.29	9	43.61	60.88	5
<b>Percent of Average Assets</b>															
Total overhead expense	1.33	2.21	6	1.55	2.59	9	1.52	2.57	7	1.64	2.69	7	1.43	2.71	3
Personnel expense	0.87	1.23	13	0.96	1.30	16	0.95	1.30	17	0.94	1.41	12	0.92	1.44	10
Net occupancy expense	0.16	0.24	18	0.19	0.26	19	0.19	0.26	17	0.19	0.28	19	0.18	0.28	15
Other operating expenses	0.29	0.72	1	0.40	0.95	4	0.38	0.94	3	0.52	0.97	7	0.33	0.97	1
Overhead less non-interest income	0.93	1.08	32	1.15	1.27	42	1.11	1.25	37	1.14	1.32	34	0.94	1.38	22
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	41.55	58.34	8	43.28	61.60	5	42.64	61.82	5	48.11	60.64	8	43.40	60.37	5
Personnel expense	27.34	32.89	23	26.62	32.31	22	26.57	32.36	23	27.53	32.39	20	27.77	32.51	21
Net occupancy expense	5.12	6.26	29	5.41	6.55	28	5.29	6.58	27	5.46	6.52	29	5.57	6.48	30
Other operating expenses	9.10	18.68	1	11.25	22.16	3	10.78	22.28	2	15.12	21.20	12	10.05	20.90	0
Total non-interest income	12.37	28.20	15	11.14	28.52	10	11.47	28.83	12	14.71	29.23	20	14.93	28.50	21
Fiduciary activities income	0.89	2.27	39	0.85	2.06	38	0.82	2.09	38	1.24	1.97	44	1.36	2.14	48
Service charges on domestic deposit accounts	4.61	3.25	74	4.55	3.23	74	4.61	3.27	76	6.53	3.88	84	6.98	4.15	84
Trading revenue	0.03	0.68	50	-0.31	1.37	4	-0.23	1.28	3	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0.28	2.46	22	0.21	2.59	18	0.22	2.46	18	0.29	3.54	20	0.35	3.42	21
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.56	14	0	-0.04	42	0	0.01	42	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.10	3.64	33	0.35	3.74	25	0.53	3.92	27	0.39	1.86	25	0.30	1.61	24
Other non-interest income	5.47	9.39	28	5.48	9.49	29	5.52	9.65	30	6.26	10.04	28	5.94	9.86	26
Overhead less non-interest income	29.18	29.67	39	32.15	31.97	46	31.17	31.93	46	33.40	31.06	44	28.47	31.46	33
Applicable income taxes / Pretax net operating income (tax equivalent)	21.21	21.49	43	16.75	18.64	29	17.93	18.63	38	20.52	20.56	52	19.97	19.04	52
Applicable income tax + TE / Pretax net operating income + TE	21.57	23.11	26	17.19	22.16	12	18.35	21.18	20	21.26	23.23	31	20.86	21.56	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	13,714,943	13,348,193	13,204,193	13,503,422	8,413,128	2.75	81.76
Commercial and industrial loans	2,463,823	3,745,679	3,255,133	2,778,856	1,207,975	-34.22	92.23
Loans to individuals	113,753	136,005	131,058	164,172	118,214	-16.36	-12.79
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	192,706	179,846	170,421	185,297	184,128	7.15	1.36
Other loans and leases	2,472,507	3,385,918	3,486,139	2,213,598	446,868	-26.98	517.75
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,957,732	20,795,641	20,246,944	18,845,345	10,370,313	-8.84	98.55
Less: Allowance for loan and lease losses	287,187	323,635	316,068	87,469	86,440	-11.26	235.56
Net loans and leases	18,670,545	20,472,006	19,930,876	18,757,876	10,283,873	-8.80	97.31
Debt securities that reprice or mature in over 1 year	12,494,277	7,206,411	8,375,554	8,315,203	9,220,081	73.38	43.29
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	31,164,822	27,678,417	28,306,430	27,073,079	19,503,954	12.60	71.28
Interest-bearing bank balances	750,991	768,199	1,012,828	40,506	26,457	-2.24	624.15
Federal funds sold and reverse repos	237	56,469	553	519	552	-99.58	-62.38
Debt securities that reprice or mature within 1 year	135,091	225,084	167,266	254,852	188,885	-39.98	-47.18
Trading assets	485	0	0	309	36		23.41
Total earning assets	32,051,626	28,728,169	29,487,077	27,369,265	19,719,884	11.57	72.73
Non-interest-bearing cash and due from depository institutions	305,082	263,784	331,454	534,590	385,538	15.66	27.68
Premises, fixed assets, and leases	373,816	379,020	378,698	379,626	255,660	-1.37	38.97
Other real estate owned	150	11,548	10,593	6,935	1,805	-98.70	-99.08
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	3,792,675	3,900,885	3,873,346	3,904,921	2,337,949	-2.77	63.06
Total assets	36,523,349	33,283,406	34,081,168	32,195,337	22,700,836	9.73	70.63
Quarterly average assets	36,421,192	33,056,318	33,761,760	28,990,935	22,693,584	10.18	68.64
Average loans and leases (YTD)	19,312,079	19,696,881	19,859,428	11,959,562	10,140,538	-1.95	99.97
<b>Memoranda</b>							
Loans held-for-sale	10,197	51,694	46,777	80,959	29,367	-80.27	-65.38
Loans not held-for-sale	18,947,535	20,743,947	20,200,167	18,764,386	10,340,946	-8.66	99.05
Real estate loans secured by 1-4 family	5,455,895	4,667,404	4,757,538	4,387,412	2,706,909	16.89	101.51
Commercial real estate loans	7,820,257	8,261,663	8,035,724	8,620,452	5,160,846	-5.34	79.18
Construction and land development	2,269,416	2,081,762	1,956,961	2,064,167	1,622,289	9.01	88.21
Multifamily	692,789	1,175,177	1,156,721	1,396,071	182,513	-41.05	279.72
Nonfarm nonresidential	4,858,052	5,004,724	4,922,042	5,160,214	3,356,044	-2.93	63.23
Real estate loans secured by farmland	438,791	419,126	410,931	495,558	545,373	4.69	-7.42
Total investment securities	12,629,368	7,431,495	8,542,820	8,570,055	9,408,966	69.94	40.51
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	3,989	0	13,933	25,778	-100.00	-100.00
Municipal securities	130,032	170,428	166,175	238,817	254,364	-23.70	-66.84
Mortgage-backed securities	12,499,336	7,257,078	8,376,645	8,317,305	9,128,824	72.24	46.20
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	580,929	461,115	651,514	287,663	84,155	25.98	347.98
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	0	0	0	470	1,166		-100.00
Mortgage-backed securities	580,929	461,115	651,514	287,193	82,989	25.98	408.35
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	137,675	175,457	147,837	21,459	-243,575	-21.53	-15.30
Available-for-sale securities appreciation (depreciation)	2,483	-442	974	762	392		7.49
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,547,123	5,797,242	6,108,033	5,932,144	5,340,238	12.94	26.90

BHC Name

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**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	10,423,127	9,098,556	9,191,038	7,799,411	5,682,487	14.56	100.80
NOW, ATS and transaction accounts	4,415,761	3,968,239	4,353,348	5,059,273	2,692,177	11.28	53.62
Time deposits less brokered deposits < \$250K	1,584,606	1,746,268	1,721,238	1,895,047	1,511,155	-9.26	
MMDA and other savings accounts	11,831,677	10,426,180	10,789,663	7,911,326	6,818,850	13.48	84.37
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	28,255,171	25,239,243	26,055,287	22,665,057	16,704,669	11.95	82.44
Time deposits of \$250K or more	1,292,439	1,299,082	1,324,566	1,518,123	568,261	-0.51	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	440,969	380,274	389,583	377,294	284,720	15.96	38.47
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	7,694	8,320	1,307,695	1,030,097	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	49,292	48,195	50,518	1,029	-100.00	-100.00
Brokered deposits < \$250K	0	18,603	18,730	44,259	0	-100.00	
Noncore funding	1,733,408	1,754,945	1,789,394	3,297,889	1,884,107	-1.23	-21.55
Trading liabilities	11	0	0	83	36		-97.20
Subordinated notes and debentures + trust preferred securities	0	125,146	0	125,804	0	-100.00	
Other liabilities	189,318	129,195	105,818	135,669	59,200	46.54	66.38
Total liabilities	30,177,908	27,248,529	27,950,499	26,224,502	18,648,012	10.75	69.44
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	92,160	92,562	92,571	94,746	69,847	-0.43	32.65
Common surplus	3,591,950	3,631,213	3,634,140	3,734,519	2,045,351	-1.08	77.32
Retained earnings	2,659,370	2,311,451	2,403,189	2,140,968	1,937,316	15.05	77.51
Accumulated other comprehensive income	1,961	-349	769	602	310		30.56
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	6,345,441	6,034,877	6,130,669	5,970,835	4,052,824	5.15	76.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	6,345,441	6,034,877	6,130,669	5,970,835	4,052,824	5.15	76.52
Total liabilities and capital	36,523,349	33,283,406	34,081,168	32,195,337	22,700,836	9.73	70.63
<b>Memoranda</b>							
Non-interest-bearing deposits	10,423,127	9,098,556	9,191,038	7,799,411	5,682,487	14.56	100.80
Interest-bearing deposits	19,124,483	17,458,372	18,207,545	16,428,028	11,590,443	9.54	62.60
Total deposits	29,547,610	26,556,928	27,398,583	24,227,439	17,272,930	11.26	74.30
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	6,130,669	5,970,835	5,970,835	4,052,824	3,824,154		
Accounting restatements	0	-105,181	-105,181	0	0		
Net income	392,510	391,813	528,904	332,552	321,812		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-52,089	-114,963	-115,160	-94,484	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	12,217	12,217	1,797,944	0		
Less: Dividends declared	136,329	128,470	173,823	128,900	104,053		
Change in other comprehensive income	1,192	-951	167	293	423		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	9,488	9,577	12,710	10,606	10,488		
Holding company equity capital, ending balance	6,345,441	6,034,877	6,130,669	5,970,835	4,052,824		

BHC Name

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### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	37.55	36.06	48	40.10	36.66	51	38.74	36.22	48	41.94	37.78	48	37.06	37.19	45
Commercial and industrial loans	6.75	11.11	21	11.25	14.40	31	9.55	13.52	27	8.63	12.02	33	5.32	12.85	17
Loans to individuals	0.31	3.60	21	0.41	3.57	24	0.38	3.40	24	0.51	4.20	24	0.52	4.31	25
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.53	0.21	83	0.54	0.20	83	0.50	0.19	82	0.58	0.24	82	0.81	0.30	83
Other loans and leases	6.77	4.26	73	10.17	4.66	87	10.23	4.63	86	6.88	5.01	68	1.97	5	26
Net loans and leases	51.12	58.81	23	61.51	63	37	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Debt securities over 1 year	34.21	18.32	93	21.65	14.80	82	24.58	15.55	87	25.83	14.60	90	40.62	14.63	98
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	85.33	78.17	77	83.16	79.07	56	83.06	78.16	65	84.09	79.65	53	85.92	79.97	60
Interest-bearing bank balances	2.06	9.37	9	2.31	6.40	24	2.97	7.51	20	0.13	3.06	0	0.12	3.04	0
Federal funds sold and reverse repos	0	0.53	58	0.17	0.80	77	0	0.82	58	0	1.57	57	0	1.66	53
Debt securities 1 year or less	0.37	1.51	22	0.68	1.85	29	0.49	1.68	23	0.79	1.91	39	0.83	1.96	39
Trading assets	0	0.58	39	0	1.04	17	0	1.01	17	0	1.19	30	0	1.33	31
Total earning assets	87.76	91.57	9	86.31	90.87	8	86.52	91.05	7	85.01	89.53	10	86.87	89.74	21
Non-interest cash and due from depository institutions	0.84	0.99	36	0.79	1.03	35	0.97	1.07	40	1.66	1.14	85	1.70	1.21	79
Other real estate owned	0	0.01	19	0.03	0.03	70	0.03	0.02	72	0.02	0.03	53	0.01	0.04	26
All other assets	11.41	7.39	91	12.89	8.03	93	12.51	7.82	92	13.33	9.27	88	11.43	8.98	74
<b>Memoranda</b>															
Short-term investments	2.43	12.31	4	3.15	10.21	17	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0.01	0.59	25	0	0.63	11	0.04	0.54	34	0.11	0.69	39
Municipal securities	0.36	1.70	33	0.51	1.60	38	0.49	1.69	37	0.74	1.34	51	1.12	1.62	50
Mortgage-backed securities	34.22	13.46	96	21.80	11.20	91	24.58	11.75	93	25.83	11.44	95	40.21	11.13	98
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.03	0.50	25	0.16	0.52	37	0.14	0.52	34	0.25	0.39	53	0.13	0.30	46
Loans held for investment	51.88	58.34	25	62.33	63.22	36	59.27	61.72	35	58.28	63.50	26	45.55	63.93	15
Real estate loans secured by 1-4 family	14.94	11.57	68	14.02	12.28	57	13.96	11.91	60	13.63	13.29	53	11.92	13.46	42
Revolving	0.34	1.44	24	0.46	1.72	27	0.44	1.66	27	0.43	2.07	26	0.33	2.27	20
Closed-end, secured by first liens	14.43	9.73	76	13.25	10.10	67	13.25	9.81	68	12.76	10.69	65	11.40	10.57	54
Closed-end, secured by junior liens	0.16	0.19	59	0.32	0.24	74	0.27	0.22	73	0.43	0.28	76	0.19	0.31	47
Commercial real estate loans	21.41	22.35	47	24.82	22.30	53	23.58	22.22	48	26.78	22.23	54	22.73	21.58	51
Construction and land development	6.21	3.40	84	6.25	3.47	80	5.74	3.40	79	6.41	3.44	80	7.15	3.51	82
Multifamily	1.90	3.32	40	3.53	3.10	64	3.39	3.12	64	4.34	3.01	75	0.80	2.72	26
Nonfarm nonresidential	13.30	14.65	44	15.04	14.72	49	14.44	14.72	46	16.03	14.69	55	14.78	14.44	48
Real estate loans secured by farmland	1.20	0.35	85	1.26	0.33	84	1.21	0.33	85	1.54	0.36	86	2.40	0.41	94

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	72.34	60.51	66	64.19	56.15	60	65.22	57.15	60	71.65	57.46	68	81.13	56.49	90
Real estate loans secured by 1-4 family	28.78	20	77	22.44	19.51	59	23.50	19.43	62	23.28	20.75	58	26.10	21.10	66
Revolving	0.66	2.47	23	0.73	2.66	24	0.73	2.64	24	0.74	3.15	25	0.73	3.50	21
Closed-end	28.12	17.35	82	21.72	16.64	72	22.76	16.59	74	22.55	17.39	72	25.37	17.39	78
Commercial real estate loans	41.25	37.13	51	39.73	33.63	57	39.69	34.63	56	45.74	33.52	67	49.77	32.14	83
Construction and land development	11.97	5.69	85	10.01	5.18	83	9.67	5.26	79	10.95	5.09	87	15.64	5.20	98
1-4 family	3.51	1.19	88	3.21	0.94	90	2.89	0.93	89	3.43	0.94	93	4.26	1.02	98
Other	8.46	4.46	85	6.81	4.09	79	6.77	4.19	78	7.53	4.02	82	11.39	4.05	96
Multifamily	3.65	5.41	42	5.65	4.78	67	5.71	4.96	65	7.41	4.69	78	1.76	4.10	30
Nonfarm nonresidential	25.63	24.45	48	24.07	22.19	51	24.31	22.93	48	27.38	22.15	61	32.36	21.40	73
Owner-occupied	9.07	8.31	57	8.49	7.46	58	8.73	7.68	58	10.11	7.72	64	14.70	8.03	86
Other	16.55	15.83	54	15.57	14.52	54	15.58	14.95	52	17.27	14.34	61	17.66	13.38	63
Real estate loans secured by farmland	2.31	0.61	86	2.02	0.52	85	2.03	0.54	85	2.63	0.55	88	5.26	0.63	96
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13	19.45	27	18.01	22.98	32	16.08	22.17	26	14.75	19.53	37	11.65	20.32	21
Loans to individuals	0.60	6.58	22	0.65	6.23	25	0.65	6.13	23	0.87	7.13	22	1.14	7.36	26
Credit card loans	0.08	0.51	60	0.06	0.63	58	0.07	0.65	59	0.08	0.81	55	0.14	1.02	55
Agricultural loans	1.02	0.38	84	0.86	0.31	84	0.84	0.32	84	0.98	0.37	82	1.78	0.46	89
Other loans and leases	13.04	8.42	73	16.28	9.11	79	17.22	9.09	79	11.75	9.85	66	4.31	9.66	36
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	409.69	383.43	51	435.33	387.92	48	418.39	381.27	49	488.27	391.26	65	380.46	379.80	48
Real estate loans secured by 1-4 family	162.98	124.74	70	152.22	130.23	60	150.75	125.03	62	158.64	138.18	61	122.41	137.84	44
Revolving	3.76	15.53	25	4.94	18.32	26	4.71	17.42	26	5.01	21.26	25	3.42	23.33	20
Closed-end	159.22	107.54	79	147.28	110.40	70	146.04	106.14	71	153.63	115.20	73	118.99	112.79	55
Commercial real estate loans	233.60	238.58	47	269.44	237.16	52	254.62	234.65	50	311.71	229.44	65	233.38	219.72	50
Construction and land development	67.79	36.07	82	67.89	36.48	79	62.01	35.62	78	74.64	34.95	84	73.36	35.36	84
1-4 family	19.86	7.44	87	21.74	6.64	90	18.55	6.34	88	23.35	6.61	90	19.96	7.04	87
Other	47.93	28.34	79	46.15	28.60	73	43.46	28.16	72	51.29	27.32	83	53.40	27.26	84
Multifamily	20.69	35.29	40	38.33	32.93	68	36.65	32.74	67	50.48	31.04	82	8.25	27.85	25
Nonfarm nonresidential	145.12	156.30	46	163.22	156.60	52	155.96	155.06	50	186.59	152.10	58	151.77	147.22	51
Owner-occupied	51.37	52.63	53	57.60	52.43	57	55.99	52.37	55	68.89	53.07	66	68.93	54.89	65
Other	93.75	100.99	46	105.62	101.87	53	99.97	100.54	50	117.69	97.41	61	82.84	91.80	49
Real estate loans secured by farmland	13.11	3.67	87	13.67	3.43	86	13.02	3.44	86	17.92	3.60	89	24.66	4.02	94
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	73.60	116.17	28	122.16	150.16	36	103.14	139.91	32	100.48	122.02	42	54.63	128.82	17
Loans to individuals	3.40	36.56	22	4.44	36.83	26	4.15	37.47	24	5.94	43.51	25	5.35	42.67	24
Credit card loans	0.45	2.58	61	0.43	3.28	59	0.44	3.30	59	0.52	4.34	56	0.64	5.31	54
Agricultural loans	5.76	2.03	83	5.87	1.99	83	5.40	1.88	82	6.70	2.18	83	8.33	2.72	83
Other loans and leases	73.86	47.63	72	110.43	49.92	86	110.46	49.54	83	80.04	52.44	74	20.21	51.79	25
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	32.97	29.25	56	32.20	26.62	61	31.82	27.32	56	36.14	26.45	73	35.70	24.79	76
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	186.72	187.63	52	218.39	186.45	55	204.16	183.76	53	246.28	178.57	68	167.43	167.93	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	238.09	244.92	46	275.99	243.47	52	260.14	240.85	50	315.17	236.10	66	236.36	225.98	50

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.43	12.31	4	3.15	10.21	17	3.46	11.17	15	0.92	7.63	6	0.95	7.80	5
Liquid assets	37.12	29.12	73	25.09	24.65	59	28.52	26.22	61	27.67	22.44	74	42.14	22.72	85
Investment securities	34.58	20.37	90	22.33	17.19	75	25.07	17.85	79	26.62	16.99	86	41.45	17.27	98
Net loans and leases	51.12	58.81	23	61.51	63	37	58.48	61.58	34	58.26	63.77	25	45.30	63.98	15
Net loans, leases and standby letters of credit	51.41	59.61	21	61.85	63.89	35	58.79	62.48	32	58.66	64.84	24	45.59	65.07	14
Core deposits	77.36	75.52	42	75.83	69.20	60	76.45	70.67	56	70.40	63.09	58	73.59	62.13	73
Noncore funding	4.75	10.15	30	5.27	15.53	16	5.25	14.13	20	10.24	19.36	27	8.30	21.34	12
Time deposits of \$250K or more	3.54	1.67	88	3.90	2.35	78	3.89	2.11	82	4.72	2.94	80	2.50	2.89	47
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	1.21	1.19	63	1.14	1.44	58	1.14	1.47	58	1.17	1.94	54	1.25	1.97	53
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	1.21	0.54	74	0.97	0.59	65	1.14	0.54	70	1.17	0.48	68	1.25	0.54	68
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0.02	1.75	17	0.02	1.24	24	4.06	3.01	64	4.54	3.67	63
Earning assets that reprice within 1 year	17.58	38.80	9	27.66	38.76	22	25.37	39.38	17	23.24	39.29	11	15.60	40.29	4
Interest-bearing liabilities that reprice within 1 year	6.14	6.64	62	7.34	8.86	51	7.11	8.20	57	8.26	10.19	42	7.19	10.01	39
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	11.45	30.83	13	20.32	27.76	33	18.26	29.11	27	14.98	26.63	19	8.41	27.38	10
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	2.72	-3.31	69	2.55	6.19	41	2.15	3.20	50	11.09	14.45	38	8.55	16.62	26
Net short-term noncore funding dependence	1.71	-9.17	82	1.61	-2.71	61	1.03	-4.76	70	9.67	3.38	66	7.99	4.66	54
Short-term investment / Short-term noncore funding	62.44	304.29	14	70.26	149.65	32	80.27	184.19	26	10.15	77.77	10	12.17	66.46	15
Liquid assets - short-term noncore funding / Nonliquid assets	52.84	36.72	72	27.49	24.47	62	33.87	28.18	64	25.73	16.97	76	59.34	16.04	88
Net loans and leases / Total deposits	63.19	73.05	26	77.09	82.06	35	72.74	79.43	30	77.42	90.31	20	59.54	90.08	6
Net loans and leases / Core deposits	66.08	78.83	27	81.11	92.26	29	76.49	88.34	27	82.76	103.93	16	61.56	105	3
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	4.35	0.50	97	6.16	1.73	93	5.02	1.57	93	0.80	0.72	65	-11.46	-0.82	1
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.08	1.06	28	-0.02	4.54	0	0.03	4.31	1	0.03	1.36	13	0.02	-1.98	94
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	95.40	13.65	99	93.80	11.41	99	92.37	11.38	99	96.64	12.67	99	99.11	16.19	99
Available-for-sale securities	4.60	84.59	0	6.20	86.72	0	7.63	87.23	0	3.36	85.40	0	0.89	81.88	0
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0.05	3.94	24	0	4.01	10	0.16	3.49	29	0.27	4.02	27
Municipal securities	1.03	8.38	27	2.29	9.87	36	1.95	9.83	34	2.79	7.75	40	2.70	9.16	37
Mortgage-backed securities	98.97	66.09	98	97.65	66.61	96	98.05	66.64	97	97.05	67.43	96	97.02	65.45	95
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	1.07	8.18	14	3.03	11.25	19	1.96	10.55	16	2.97	11.86	20	2.01	11.91	16
Debt securities 1 to 5 years	4.15	17.39	21	2.89	17.70	21	5.19	17.03	28	3.90	17.94	23	3.71	19.18	22
Debt securities over 5 years	94.78	72.07	93	94.08	68.10	90	92.85	69.86	89	93.12	66.02	90	94.28	64.73	93
Pledged securities	51.84	33.37	75	78.01	37.16	93	71.50	35.67	90	69.22	30.57	93	56.76	33.30	79
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-15.57	64.27	13	171.02	124.80	71	299.03	183.32	75	37.05	26.69	68	-25.87	6.77	12
Investment securities	69.94	32.48	81	-12.52	20.30	6	-0.32	23.62	17	-8.92	11.75	8	-2.72	9.42	21
Core deposits	11.95	16.96	30	54.24	26	91	14.96	26.88	15	35.68	11.23	90	-3.10	7.29	7
Noncore funding	-1.23	-21.64	78	14.58	-6.57	79	-45.74	-12.18	10	75.04	6.59	92	32.16	10.67	82

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			5,109,986	5,038,004	2,494,850
Commit: Secured commercial real estate loans	1,864,934	1,869,450	1,918,110	1,981,388	1,393,153
Commit: Unsecured real estate loans	63,576	35,129	37,663	61,046	25,218
Credit card lines (reported semiannually, June/Dec)			43,622	44,619	44,885
Securities underwriting	0	0	0	0	0
Standby letters of credit	106,011	112,849	104,126	127,927	66,343
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	38,392	63,619	43,998	46,343	4,810
Written options contracts (interest rate)	38,635	77,985	56,707	18,150	10,033
Purchased options contracts (interest rate)	25,000	0	0	875	0
Interest rate swaps	397,879	449,855	449,368	460,939	13,123
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							14.99	22.01	23	15.65	23.52	23	10.99	24.05	10
Standby letters of credit	0.29	0.66	32	0.34	0.72	35	0.31	0.71	30	0.40	0.84	36	0.29	0.92	25
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.37	47.31	9	1.78	51.49	7	1.61	48.62	6	1.63	68.47	11	0.12	65.81	2
Interest rate contracts	1.37	35.15	9	1.78	36.10	8	1.61	34.36	7	1.63	47.31	11	0.12	43.84	3
Interest rate futures and forward contracts	0.11	4.39	36	0.19	8.89	35	0.13	6.21	32	0.14	10.67	31	0.02	11.40	29
Written options contracts (interest rate)	0.11	1.69	26	0.23	2.33	29	0.17	2.18	27	0.06	2.47	23	0.04	2.16	25
Purchased options contracts (interest rate)	0.07	1.29	49	0	1.45	22	0	1.46	22	0	2.65	45	0	2.32	23
Interest rate swaps	1.09	20.27	17	1.35	20.71	14	1.32	20.83	13	1.43	28.86	12	0.06	26.74	5
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							25.73	42.82	33	42.13	45.53	65	24.60	44.93	26

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	499,906	591,459	550,073	526,307	27,966
Interest rate contracts	499,906	591,459	550,073	526,307	27,966
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	38,392	63,619	43,998	46,343	4,810
Written options	38,635	77,985	56,707	18,150	10,033
Exchange-traded	0	0	0	0	0
Over-the-counter	38,635	77,985	56,707	18,150	10,033
Purchased options	25,000	0	0	875	0
Exchange-traded	0	0	0	0	0
Over-the-counter	25,000	0	0	875	0
Swaps	397,879	449,855	449,368	460,939	13,123
Held for trading	52,027	141,604	100,705	63,617	13,123
Interest rate contracts	52,027	141,604	100,705	63,617	13,123
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	447,879	449,855	449,368	462,690	14,843
Interest rate contracts	447,879	449,855	449,368	462,690	14,843
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	461,271	513,474	493,366	508,157	17,933
One year or less	40,907	63,619	43,998	56,945	4,810
Over 1 year to 5 years	371,283	374,457	383,998	374,974	13,123
Over 5 years	49,081	75,398	65,370	76,238	0
Gross negative fair value (absolute value)	5,998	13,511	11,913	5,153	37
Gross positive fair value	6,472	13,511	11,913	5,379	37
Held for trading	485	1	1	309	36
Non-traded	5,987	13,510	11,912	5,070	1
Current credit exposure on risk-based capital derivative contracts	5,723	13,510	11,912	5,115	36
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	7.73	7.18	64	13.19	8.60	74	10.31	8.18	70	3.45	5.91	48	35.88	6.60	94
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	7.73	6.91	67	13.19	8.13	76	10.31	7.73	72	3.45	5.10	50	35.88	5.49	94
Purchased options .....	5	3.41	70	0	3.51	18	0	3.42	19	0.17	4.42	41	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	5	3.01	72	0	2.98	20	0	2.86	21	0.17	3.35	44	0	3.20	20
Swaps .....	79.59	71.71	48	76.06	67.37	50	81.69	68.76	55	87.58	69.75	63	46.92	70.34	19
<b>Held for trading .....</b>															
Interest rate contracts .....	10.41	40.70	44	23.94	43.02	42	18.31	43.53	40	12.09	44.16	40	46.92	46.31	47
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded .....</b>															
Interest rate contracts .....	89.59	59.30	55	76.06	56.98	57	81.69	56.47	59	87.91	55.84	59	53.08	53.69	52
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	8.18	27.90	29	10.76	31.66	36	8	32.05	32	10.82	32.17	36	17.20	32.51	44
Over 1 year to 5 years .....	74.27	29.78	98	63.31	27.15	95	69.81	27.06	96	71.25	30.45	92	46.92	31.16	76
Over 5 years .....	9.82	29.19	27	12.75	28.15	33	11.88	29.56	29	14.49	28.09	34	0	28.71	5
Gross negative fair value (absolute value) .....	1.20	1.18	57	2.28	1.65	68	2.17	1.55	69	0.98	0.83	57	0.13	0.72	8
Gross positive fair value .....	1.29	1.59	40	2.28	2.48	50	2.17	2.23	53	1.02	1.19	45	0.13	0.85	5
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	15	0	0.07	21	0	0.07	17	0	0.06	16	0	0.06	5
Gross positive fair value (X) .....	0	0.06	11	0	0.10	16	0	0.09	12	0	0.07	15	0	0.06	1
Held for trading (X) .....	0	0.05	45	0	0.07	40	0	0.07	39	0	0.06	38	0	0.05	38
Non-traded (X) .....	0	0.01	28	0	0.02	38	0	0.02	38	0	0.01	45	0	0.01	5
Current credit exposure (X) .....	0	0.05	20	0	0.07	26	0	0.06	22	0	0.05	20	0	0.04	9
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.03	0.59	19	0.06	0.91	25	0.06	0.85	22	0.02	0.73	20	0	0.53	9

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	316,068	87,469	87,469	86,440	84,041
Gross losses	31,404	27,111	35,570	7,856	17,773
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,523	2,739	3,631	4,585	3,822
Net losses	28,881	24,372	31,939	3,271	13,951
Provision for loan and lease losses	0	20,000	20,000	4,300	16,350
Adjustments	0	240,538	240,538	0	0
Ending balance	287,187	323,635	316,068	87,469	86,440
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0	-0.12	77	0.08	0.66	4	0.06	0.51	4	0.02	0.15	15	0.07	0.14	31
Provision for loan and lease losses / Average loans and leases	0	-0.21	77	0.14	1.06	3	0.10	0.82	3	0.04	0.24	12	0.16	0.24	46
Provision for loan and lease losses / Net loan and lease losses	0	-65.12	63	82.06	587.54	4	62.62	487.86	3	131.46	130.58	63	117.20	134.68	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.52	1.32	72	1.56	1.58	58	1.56	1.58	55	0.47	0.83	18	0.84	0.90	42
Allowance for loan and lease losses / Total loans and leases	1.51	1.30	73	1.56	1.55	60	1.56	1.55	58	0.46	0.81	19	0.83	0.89	44
Allowance for loan and lease losses / Net loans and leases losses (X)	7.46	17.40	32	9.96	11.29	60	9.90	11.58	61	26.74	8.03	90	6.20	7.54	57
Allowance for loan and lease losses / Nonaccrual assets	819.71	330.05	90	563.71	301.93	87	669.85	299.17	91	158.33	218.72	48	657.49	214.03	92
ALLL / 90+ days past due + nonaccrual loans and leases	796.13	271.93	93	559.21	249.38	90	646.57	244.34	93	157.08	151.73	64	503.99	160.51	92
Gross loan and lease losses / Average loans and leases	0.22	0.20	60	0.18	0.35	41	0.18	0.34	38	0.07	0.28	17	0.18	0.30	39
Recoveries / Average loans and leases	0.02	0.08	14	0.02	0.07	18	0.02	0.07	15	0.04	0.08	34	0.04	0.09	26
Net losses / Average loans and leases	0.20	0.12	72	0.16	0.28	48	0.16	0.27	44	0.03	0.21	14	0.14	0.22	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	7.09	25.09	14	34.87	24.77	75	46.22	33.98	75	25.80	36.22	39	20.19	41.30	17
Earnings coverage of net loan and lease losses (X)	17.27	26.30	51	20.15	20.97	64	20.82	22.91	65	129.47	24.40	92	30.06	21.75	74

#### Net Loan and Lease Losses By Type

Real estate loans	0.18	0.02	92	0.01	0.04	39	0.03	0.04	54	-0.01	0.01	24	0.02	0.02	64
Real estate loans secured by 1-4 family	0	-0.01	72	0.01	0.01	57	0.05	0.01	84	0	0.01	44	0.02	0.01	56
Revolving	0	-0.07	64	0.29	0.01	92	1.61	0.01	97	0	0.02	43	0	0.03	37
Closed-end	0	-0.01	73	0	0.01	42	0	0	36	0	0	48	0.02	0.01	66
Commercial real estate loans	0.31	0.04	93	0.02	0.06	46	0.02	0.07	40	0	0.01	51	0.03	0.01	71
Construction and land development	-0.01	0.01	37	0.03	0	84	0.02	0	77	0	-0.01	73	0.01	-0.03	82
1-4 family	0	0	57	0.03	0	92	0.01	0	90	0	0	83	0.01	-0.01	93
Other	-0.01	0.01	34	0	0	36	0.01	0	74	0	-0.01	45	0	-0.02	81
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0.81	0	99
Nonfarm nonresidential	0.50	0.05	97	0.02	0.08	41	0.02	0.11	38	0	0.02	52	0	0.02	42
Owner-occupied	0.01	0.01	76	0	0.02	10	0	0.02	9	0	0.01	67	0	0.01	47
Other	0.49	0.04	97	0.02	0.05	56	0.03	0.08	48	0	0.01	28	0	0.01	32
Real estate loans secured by farmland	0	-0.01	21	-0.02	0.04	8	-0.01	0.02	11	-0.26	0.01	3	-0.03	0	13
Commercial and industrial loans	0.40	0.19	81	0.54	0.46	63	0.59	0.47	68	0.02	0.37	8	0.74	0.31	85
Loans to individuals	0	0.72	0	0.25	1.25	13	0.31	1.13	20	0.01	1.17	3	0.34	1.16	22
Credit card loans	0.23	2.27	16	1.01	3.33	20	1.31	2.92	22	0.53	3.11	13	1.14	2.92	16
Agricultural loans	-0.02	0.02	17	0.02	0.11	65	0.02	0.19	59	0.17	0.08	81	0	0.15	38
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.17	0.09	78	0.30	0.14	79	0.24	0.15	73	0.15	0.15	66	0.60	0.14	89

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	32,893	39,027	54,687	80,446	34,274
90+ days past due loans and leases	1,038	462	1,699	441	4,004
Nonaccrual loans and leases	35,035	57,412	47,185	55,243	13,147
Total past due and nonaccrual loans and leases	68,966	96,901	103,571	136,130	51,425
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	5,677	12,693	10,849	13,466	51
Total restructured loans and leases	5,677	12,693	10,849	13,466	51
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	773	660	621	31	0
Other real estate owned	150	11,548	10,593	6,935	1,805
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.17	0.29	36	0.19	0.37	36	0.27	0.39	41	0.43	0.43	59	0.33	0.44	39
90+ days past due loans and leases	0.01	0.09	33	0	0.13	27	0.01	0.12	31	0	0.15	22	0.04	0.17	42
Nonaccrual loans and leases	0.18	0.54	12	0.28	0.66	18	0.23	0.66	11	0.29	0.51	28	0.13	0.54	8
90+ days past due and nonaccrual loans and leases	0.19	0.68	9	0.28	0.84	9	0.24	0.85	8	0.30	0.71	14	0.17	0.75	6
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.03	0.12	26	0.06	0.14	36	0.05	0.13	33	0.07	0.14	40	0	0.16	7
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.17	0.29	36	0.19	0.37	36	0.27	0.40	41	0.43	0.43	59	0.33	0.44	39
90+ days past due assets	0.01	0.09	30	0	0.13	25	0.01	0.12	30	0	0.15	19	0.04	0.18	40
Nonaccrual assets	0.18	0.55	12	0.28	0.67	17	0.23	0.67	11	0.29	0.53	28	0.13	0.57	7
30+ days past due and nonaccrual assets	0.36	1	10	0.47	1.25	11	0.51	1.29	12	0.72	1.19	30	0.50	1.26	7
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.10	0.40	10	0.17	0.52	12	0.14	0.52	9	0.17	0.44	15	0.08	0.48	5
90+ days past due and nonaccrual assets + other real estate owned	0.10	0.42	9	0.21	0.55	12	0.17	0.55	10	0.19	0.48	15	0.08	0.52	5
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.10	0.48	8	0.21	0.61	12	0.17	0.60	10	0.19	0.53	16	0.07	0.60	4
Allowance for loan and lease losses	12.52	67.85	3	21.51	66.38	9	18.48	66.66	6	71.12	115.41	28	17.30	118.28	3
Equity capital + allowance for loan and lease losses	0.54	4.12	3	1.09	5.10	7	0.91	4.97	4	1.03	4.28	11	0.36	4.79	4
Tier 1 capital + allowance for loan and lease losses	1.04	4.89	6	2.20	6.26	11	1.79	6.05	10	2.25	5.65	18	0.68	6.16	5
Loans and leases + other real estate owned	0.19	0.82	6	0.33	0.98	9	0.29	0.97	9	0.33	0.85	12	0.14	0.96	4

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.13	0.25	36	0.25	0.35	46	0.30	0.39	48	0.53	0.38	75	0.31	0.42	43
90+ days past due .....	0.01	0.12	42	0	0.17	38	0.01	0.16	45	0	0.16	33	0.04	0.22	49
Nonaccrual .....	0.19	0.60	20	0.29	0.70	17	0.22	0.76	13	0.28	0.46	37	0.11	0.57	9
Commercial and industrial															
30–89 days past due .....	0.33	0.24	71	0.13	0.24	44	0.44	0.23	81	0.26	0.31	51	0.55	0.30	82
90+ days past due .....	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0.02	0.05	58
Nonaccrual .....	0.33	0.65	34	0.46	0.80	28	0.49	0.75	42	0.60	0.83	45	0.35	0.76	33
Individuals															
30–89 days past due .....	0.22	0.60	31	0.31	0.74	29	0.27	0.83	18	0.46	0.83	30	0.18	0.84	17
90+ days past due .....	0	0.08	18	0	0.11	17	0.01	0.14	44	0	0.17	16	0	0.16	15
Nonaccrual .....	0.07	0.17	42	0.04	0.24	32	0.04	0.28	31	0.03	0.17	33	0.04	0.23	30
Depository institution loans															
30–89 days past due .....		0.03			0.01			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0.16	0.11	73	0	0.15	27	0.13	0.17	69	0.07	0.24	58	0.15	0.17	67
90+ days past due .....	0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
Nonaccrual .....	0.04	0.51	54	0.19	0.72	52	0.21	0.49	57	0.01	0.67	44	0	0.75	23
Foreign governments															
30–89 days past due .....		0			3.73			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0.28	0.11	82	0	0.14	41	0	0.18	31	0.04	0.20	43	0.18	0.17	66
90+ days past due .....	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.13	40	0.05	0.19	50	0.04	0.15	52	0	0.13	36	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.09	0.36	16	0.13	0.51	14	0.16	0.65	10	1	0.67	77	0.39	0.71	26
	90+ days past due	0	0.25	35	0	0.36	33	0	0.33	35	0.01	0.31	37	0.11	0.46	58
	Nonaccrual	0.20	0.76	16	0.51	0.91	32	0.34	0.89	19	0.56	0.73	47	0.17	0.86	14
Revolving	30-89 days past due	0.19	0.33	33	0.12	0.40	20	0.56	0.48	58	0.81	0.45	83	0.87	0.50	83
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0.28	0.05	90	3.96	0.05	98
	Nonaccrual	0.46	1.05	42	2.72	1.28	85	0.74	1.13	50	2.70	1	84	0	1.17	4
Closed-end	30-89 days past due	0.08	0.36	21	0.13	0.52	20	0.15	0.65	8	1.01	0.70	76	0.37	0.75	25
	90+ days past due	0	0.27	37	0	0.41	36	0	0.38	36	0	0.35	33	0	0.53	16
	Nonaccrual	0.19	0.71	15	0.44	0.89	27	0.32	0.87	21	0.49	0.70	42	0.17	0.84	16
Junior lien	30-89 days past due	0	0.01	36	0	0.02	21	0	0.02	35	0.03	0.02	61	0.01	0.03	28
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual	0	0.04	22	0	0.05	19	0	0.04	16	0	0.04	20	0	0.06	21
Commercial real estate	30-89 days past due	0.15	0.16	64	0.33	0.21	73	0.40	0.26	72	0.31	0.18	81	0.30	0.17	79
	90+ days past due	0.01	0.01	66	0.01	0.02	60	0.02	0.02	75	0	0.03	19	0.02	0.03	62
	Nonaccrual	0.20	0.48	31	0.17	0.53	21	0.15	0.62	15	0.16	0.23	43	0.08	0.28	25
Construction and development	30-89 days past due	0.45	0.15	85	1.18	0.24	91	0.76	0.28	82	0.80	0.28	84	0.39	0.21	75
	90+ days past due	0.04	0.01	90	0.02	0.01	84	0.01	0.01	81	0	0.02	33	0.05	0.02	82
	Nonaccrual	0	0.31	14	0.11	0.32	49	0.06	0.41	39	0.06	0.20	44	0.09	0.19	47
1-4 family	30-89 days past due	0.12	0.03	85	0.37	0.03	94	0.34	0.03	95	0.62	0.06	96	0.22	0.06	86
	90+ days past due	0.04	0	96	0	0	41	0.01	0	88	0	0	41	0.05	0	97
	Nonaccrual	0	0.02	31	0.05	0.03	77	0.05	0.03	81	0	0.02	30	0.06	0.02	78
Other	30-89 days past due	0.33	0.10	86	0.81	0.17	89	0.42	0.22	77	0.18	0.20	70	0.17	0.13	70
	90+ days past due	0	0	40	0.02	0	91	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.25	15	0.05	0.26	41	0.01	0.35	31	0.06	0.17	50	0.02	0.15	41
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.08	19	0.47	0.10	92
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.13	21	0.02	0.09	47	0.02	0.11	45	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.04	0.12	35	0.06	0.21	34	0.35	0.23	72	0.21	0.14	75	0.24	0.17	71
	90+ days past due	0	0.01	62	0	0.02	30	0.03	0.02	77	0	0.03	22	0	0.03	21
	Nonaccrual	0.32	0.58	40	0.22	0.68	23	0.22	0.80	19	0.25	0.28	48	0.08	0.30	20
Owner Occupied	30-89 days past due	0.03	0.04	55	0.05	0.07	53	0.14	0.07	78	0.07	0.07	59	0.16	0.09	73
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual	0.07	0.20	27	0.08	0.26	22	0.07	0.27	20	0.05	0.16	27	0.07	0.17	32
Other	30-89 days past due	0.01	0.07	34	0.01	0.13	28	0.21	0.14	72	0.14	0.07	78	0.08	0.07	67
	90+ days past due	0	0.01	72	0	0.01	33	0.03	0.01	83	0	0.01	30	0	0.01	31
	Nonaccrual	0.25	0.31	56	0.15	0.36	42	0.14	0.44	32	0.20	0.10	78	0.01	0.13	19
Farmland	30-89 days past due	0.09	0.13	67	0	0.24	26	0.07	0.11	67	0.07	0.23	54	0.08	0.25	50
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0.07	1.06	44	0.20	1.49	40	0.24	1.13	45	0	0.84	38	0.05	1.23	40
Credit card	30-89 days past due	0.17	0.79	17	0.35	0.92	20	0.07	0.95	16	0.15	1.19	13	0.16	1.22	14
	90+ days past due	0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	3,684,110	3,723,775	3,726,711	3,829,265	2,115,197
Retained earnings	2,764,552	2,416,633	2,508,370	2,140,968	1,937,316
Accumulated other comprehensive income (AOCI)	1,961	-349	769	602	310
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,450,623	6,140,059	6,235,850	5,970,835	4,052,823
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	3,282,989	3,292,637	3,289,980	3,292,136	1,927,631
Accumulated other comprehensive income-related adjustments	1,961	-349	769	602	310
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	3,165,673	2,847,771	2,945,101	2,678,097	2,124,882
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	3,165,673	2,847,771	2,945,101	2,678,097	2,124,882
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	0	0	0	0
<b>Tier 1 Capital</b>	3,165,673	2,847,771	2,945,101	2,678,097	2,124,882
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	125,000	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	76,596	113,044	105,476	87,469	86,440
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	76,596	238,044	105,476	87,469	86,440
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	76,596	238,044	105,476	87,469	86,440
Exited advanced approach tier 2 capital					
Total capital	3,242,269	3,085,815	3,050,577	2,765,566	2,211,322
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	36,421,192	33,056,318	33,761,760	28,990,935	22,693,584
Less: Deductions from common equity tier 1 capital	3,282,989	3,292,637	3,289,980	3,292,136	1,927,631
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	33,138,203	29,763,681	30,471,780	25,698,799	20,765,953
Total risk-weighted assets	21,334,577	21,614,312	21,431,745	21,776,813	13,017,748
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	14.84	12.59	81	13.18	12.26	74	13.74	12.35	77	12.30	12.11	57	16.32	12.09	88
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.84	13.31	75	13.18	12.97	62	13.74	13.08	70	12.30	12.78	46	16.32	12.85	85
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.20	15.21	57	14.28	15.12	39	14.23	15.23	36	12.70	14.36	20	16.99	14.45	82
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.55	9.07	69	9.57	9.05	70	9.67	9.13	72	10.42	9.76	70	10.23	9.71	68
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	326,881	326,519	324,423	322,065	260,433	0.11	31.67

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.90			2.06			2.84			7.32			4.86	
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	9.47	11.72	39	10.30	11.07	45	9.95	11.03	44	11.65	11.51	47	11.78	10.22	55
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

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### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	7,310	9,289	8,749	2,937	3,412
Real estate loans	6,288	8,269	8,131	2,913	3,354
Commercial and industrial loans	1,022	1,020	618	24	58
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,310	9,289	8,749	2,937	3,412
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases	-21.30	-0.16	20	206.77	-0.58	95	197.89	-2.40	97	-13.92	22.48	17	-20.80	7.24	16
Total selected assets	-21.30	3.36	19	206.77	2.65	96	197.89	2.04	97	-13.92	12.40	20	-20.80	3.24	17
Deposits		10.74			-1.43			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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## Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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**Parent Company Income Statement**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	180,088	178,015	351,213	551,730	101,000	1.16	-10.29
Dividends .....	180,088	178,015	351,213	551,730	101,000	1.16	-10.29
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	4	0		-100.00
Dividends .....	0	0	0	0	0		-100.00
Interest .....	0	0	0	4	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	180,088	178,015	351,213	551,734	101,000	1.16	-10.29
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	11	17	21	27	30	-35.29	-56.00
Total operating income .....	180,099	178,032	351,234	551,761	101,030	1.16	-10.29
<b>Operating Expenses</b>							
Personnel expenses .....	9,488	9,577	12,710	10,606	10,488	-0.93	31.10
Interest expense .....	0	4,499	5,498	1,000	0	-100.00	
Other expenses .....	1,544	1,226	1,391	7,422	538	25.94	205.74
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	11,032	15,302	19,599	19,028	11,026	-27.90	42.50
Income (loss) before taxes .....	169,067	162,730	331,635	532,733	90,004	3.89	-12.41
Applicable income taxes (credit) .....	-1,333	-6,200	-7,202	-2,856	-2,834		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	170,400	168,930	338,837	535,589	92,838	0.87	-12.94
Equity in undistributed income of subsidiaries .....	222,111	222,882	190,067	-203,037	228,974	-0.35	2133.17
Bank subsidiaries .....	222,111	222,882	190,067	-203,037	228,974	-0.35	2133.17
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	392,511	391,812	528,904	332,552	321,812	0.18	90.84
<b>Memoranda</b>							
Bank net income .....	402,199	400,897	541,280	348,693	329,974	0.32	90.91
Nonbank net income .....	0	0	0	0	0		-100.00
Subsidiary holding companys' net income .....	0	0	0	0	0		

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# Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	6,328,232	99.73	6,136,625	99.58	6,104,929	99.58	6,007,554	4,036,370	3.12	81.20
Common and preferred stock	6,328,232	99.73	6,136,625	99.58	6,104,929	99.58	6,007,554	4,036,370	3.12	81.20
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,885	0.05	4,201	0.07	7,246	0.12	73,440	2,071	-31.33	145.95
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	3,983	0.06	3,983	0.06	3,983	0.06	7,405	3,983	0.00	0.00
Other assets	10,341	0.16	17,506	0.28	14,511	0.24	9,423	10,400	-40.93	-89.38
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,345,441	100.00	6,162,315	100.00	6,130,669	100.00	6,097,822	4,052,824	2.97	76.52
<b>Liabilities and Capital</b>										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	125,146	2.03	0	0	125,804	0	-100.00	
Other liabilities	0	0	2,292	0.04	0	0	1,183	0	-100.00	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	0	0	127,438	2.07	0	0	126,987	0	-100.00	
Equity Capital	6,345,441	100	6,034,877	97.93	6,130,669	100	5,970,835	4,052,824	5.15	76.52
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	92,160	1.45	92,562	1.50	92,571	1.51	94,746	69,847	-0.43	32.65
Common surplus	3,591,950	56.61	3,631,213	58.93	3,634,140	59.28	3,734,519	2,045,351	-1.08	77.32
Retained earnings	2,659,370	41.91	2,311,451	37.51	2,403,189	39.20	2,140,968	1,937,316	15.05	77.51
Accumulated other comprehensive income	1,961	0.03	-349	-0.01	769	0.01	602	310		30.56
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	6,345,441	100.00	6,162,315	100.00	6,130,669	100.00	6,097,822	4,052,824	2.97	76.52
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	8.33	12.52	12	9.75	6.29	80	9.58	7.29	72	7.48	9.68	19	8.14	10.40	24
Bank net income / Average equity investment in banks	8.61	12.35	16	8.86	6.43	72	8.95	7.45	65	7.80	10.51	16	8.42	11.19	22
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75			7.89			7.10	
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	102.47	96.45	58	102.32	87.60	44	102.34	88.16	47	104.85	82.22	65	102.54	82.56	50
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	0	16.51	2	2.11	20.37	15	0	20.06	3	2.13	20.43	14	0	20.88	1
Total debt / Equity capital	0	11.37	11	2.07	14.74	26	0	14.41	10	2.11	14.31	32	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	2.07	17.04	17	0	16.67	6	2.11	16.36	17	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	2.07	15.02	26	0	14.68	10	2.11	14.56	32	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	2.07	14.86	26	0	14.52	10	2.11	14.51	32	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	2.07	13.73	26	0	13.56	10	2.11	13.04	33	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt		40.69		71.74	32.61	83	0	34.67	10	71.35	28.44	87	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	99.73	103.15	31	101.69	103.27	42	99.58	102.81	31	100.61	103.22	41	99.59	103.10	31
Total investment in subs / Equity capital	99.73	108.29	23	101.69	110.46	31	99.58	110.16	19	100.61	111.07	28	99.59	112.48	20
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.03	0.27	30	0.19	0.69	42	-0.05	0.47	30	0.11	0.36	42	-0.05	0.35	29
Equity investment in subs – equity cap / Net income-div (X)		0.85		0.29	2.31	14		1.82		0.18	1.22	14		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	129.56	152.56	46	134.80	128.63	64	191.88	136.59	80	382.09	177.68	91	99.37	162.34	21
Cash from ops + noncash items + op expense / Op expense + dividend	138.83	155.61	50	138.54	142.45	57	196.57	147.24	76	388.87	190.27	91	98.73	174.91	15
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.48	94.59	60	58.50	140.42	14	83.20	134.08	17	151.77	116.34	76	107.85	103.19	61
Pretax operating income + interest expense / Interest expense		1,645.53		3,717.03	1,826.91	83	6,131.92	2,016.32	88	53,373.30	1,968.54	96		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20		3,717.03	1,413.95	88	6,131.92	1,539.23	92	53,373.30	1,632.83	98		1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	132.10	174.48	43	133.88	144.62	55	195.86	150.43	75	424.74	210.80	89	97.07	188.90	15
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0.05	3.29	34	0.07	3.69	32	0.12	3.85	34	0	2.64	28	0	2.61	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0.04			0.24	
Nonaccrual		1.04			0.80			1.03			0.54			6.54	
Total		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	80.01	69.90	68	76.05	84.44	50	51.30	81.10	27	24.07	57.84	20	112.08	57.26	92
Dividends declared / Net income .....	34.73	27.22	65	32.79	49.77	35	32.86	42.29	37	38.76	33.08	58	32.33	27.33	58
Net income – dividends / Average equity.....	5.43	9.25	18	6.55	3.19	81	6.43	4.14	79	4.58	6.46	22	5.51	7.33	26
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	132.10	160.45	49	138.57	130.19	59	202.05	132.17	73	428.03	178.13	89	97.07	157.73	25
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	132.10	213.42	38	138.57	167.02	49	202.05	174.85	68	428.03	260.40	83	97.07	215.26	11
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	44.78	43.30	47	44.40	61.85	36	64.89	60.28	53	158.23	66.55	96	30.61	60.71	20
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	44.78	48.70	45	44.40	71.13	35	64.89	62.88	50	158.23	69.36	95	30.61	63.43	18
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		94.31			70.62			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.99	72.55	90	99.99	68	91	99.99	69.76	92	99.99	67.32	95	99.97	65.18	89
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.99	82.68	85	99.99	80.80	84	99.99	82.20	88	99.99	78.80	92	99.97	74.20	84
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	60	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	22	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.03		0	27.05	12		27.08		0	28.33	11		26.53	